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ABSTRACT

Employees (N=685) of SUNY at Buffalo, about equally divided among faculty, non-teaching professional and Civil Service workers, were questioned concerning planning for retirement. As compared to male respondents, higher percentages of females in all occupations indicated that they had taken more steps to prepare for retirement, and rated 12 of 19 topics significantly more important to retirement planning, including use of time, financial planning, and single living skills. Male respondents rated only one of 19 topics significantly more important than did the females, notably marital relationships. When asked if they were planning to take a preretirement education program, 63% of the male respondents and 44% of the females answered "not ever," but in a final probe of whether they would participate in a SUNY-at-Buffalo-sponsored program, 71% of the men and 80% of the women answered affirmatively. (Author)

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Retirement: Differences in Attitudes, Preparatory Behavior and Needs Perception Among Male and Female University Employees

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I. INTRODUCTION

Patterns of retirement have been changing throughout this century, reflecting not only fluctuations in the labor market and changing attitudes toward work and leisure, but also the expanding roles and expectations of women. In the last 50 years, the number of women of working age has increased by 65% while the number of women actually working has increased by 160%. It is estimated that, at this point in time, more than half of all women over 35 are part of the labor force. (Brody, 1976).

As each successive cohort of women reaches retirement age, increasing proportions will have been in the labor force through most of their adult years and will qualify for pensions on the basis of their own work careers. (Kreps, 1976). It seems certain that, in the years to come, the pursuit of career goals and its inevitable corollary, the experience of retirement from work, will assume ever greater importance for women.

As of this writing, few studies have been published concerning the needs and experiences of women when planning for their retirement. The underlying reason may have been the assumption that women can return to previous domestic roles and, therefore, have no real problems when retiring. However, the facts are that 40% of retiring women are widows, who anticipate inadequate income and diminished social role activity in retirement. (No Longer Young, Atchley, et.al., 1974). The studies that have focused on women's retirement suggest that they, even more so than men, need help in making a satisfactory transition from full-time employment to retirement (Streib & Schneider, 1971; Atchley, 1976; Coyle, 1976; Jaslow, 1976; Fox, 1977).

The present cohort of women in midlife may require special attention in retirement guidance because they tend to be employed in the kinds of jobs that often have

no stated retirement policy, no retirement planning programs, no private pensions, and no continuation into retirement of insurance and other benefits. Additionally, this cohort of middle-aged women may have a shorter period of time within which to establish their financial security before retiring since they were apt to have entered the labor force relatively late in life after raising their children. At the same time, they must accummulate a larger retirement cushion if only by reason of their greater longevity than men (U.S.Congress, 1979). It is of particular importance, therefore, that studies be conducted of women's needs in preparing for retirement and that preretirement planning programs be designed for this increasingly important segment of the labor force.

The frequent strain for women workers, of having to combine work and home obligations, might lead one to expect that women may be eager to retire. But the available evidence suggests that women are more reluctant than men to do so. (Anderson, et.al, 1978; Block, et.al., 1978; Jacobson, 1977; Atchley, 1977).

Conflicting views exist about sex differences and retirement. Women are believed to have better friendship networks than men, networks less dependent upon the job. However, many single women are also seen as having fewer social options in retirement than men. Generally women are found to be less favorably disposed toward retirement when they have inadequate retirement income and/or are living alone.

It also should be remembered that retirement is very different for the career woman than it is for the non-career woman. For the latter, whether clerical or blue collar, it is an adjunct role for which she is often ill-prepared. A well-educated career woman with a high income is likely to have, on retirement, the advantages of greater financial security and more diversity of intellectual and social interests (No Longer Young, Atchley, et.al., 1974).

Previous studies indicate that when work is the central organizing force in a person's life, those persons, usually in administrative and professional positions, are reluctant to anticipate as well as to prepare for life in retirement (Monk, 1971; Fillenbaum, 1971). Thus men and women in upper level employment are found to be more reluctant to retire than are workers in lower level employment.

There are great differences in the options available to individual men and women at the time of retirement. Most retirees regret not having made more preparation for retirement, particularly in the financial, educational and career areas. (Harris, 1975, 1979; Pyron and Manion, 1970). There is increasing interest in and support for preretirement planning programs (O'Meara, 1974; Reich, 1977; Siegel & Rives, 1978). Studies indicate that such programs lead to a more satisfactory experience in retirement. (Ash, 1966; Charles, 1971; Glamser & DeJong, 1975; Boyack, 1976).

The purpose of this study was to gain more knowledge of the needs of women by comparing preparatory behavior and attitudes toward retirement among male and female university employees. As women are known to live longer and to be more likely to be widowed, to have less education and less income than men, it was predicted that the men and women would have different preparatory behavior and attitudes toward retirement.

Although the main focus of this study is the effect of gender on preparatory behavior and attitudes toward retirement, we were also concerned with identifying other variables which have been found to affect attitudes and actions taken to prepare for retirement, such as occupational status, age and marital status. This study also probes the degree of interest of university personnel in participating in an employer-sponsored preretirement planning program.

METHOD

After an appropriate pre-test, a 63 item questionnaire was mailed to a stratified random sample of faculty, non-teaching professionals (NTPs) and Civil Service employees at the State University of New York at Buffalo. The stratification factors in the sample design used were: sex, rank and appointment type, making for the following six strata: (1) female faculty (2) male faculty (3) female NTPs (4) male NTPs (5) female Civil Service employees and (6) male Civil Service employees. Of the 1149 questionnaires sent, 715 were returned, for an overall rate of return of 62%. With a sampling frame of N=4620 individuals, the obtained sample size of 715 Ss constitutes 15.5 percent of the total population, allowing for an estimation of parametric values within an average confidence range of ± 3%.

SAMPLE

Of the 715 respondents, 45% were men and 55% were women. Subjects were almost equally divided among the three major categories of employment, at SUNY/Buffalo: faculty, 36%; NTPs, 32%; and Civil Service workers, 32%.[1] Of the male respondents 51% are faculty, 20% are NTPs and 29% are Civil Service workers. The female respondents included 20% faculty, 17% NTPs and 63% Civil Service workers. The sample Ss' age range was from 18 to 70 years with a median age of 41 years.

[1] Most Civil Service workers at SUNY/Buffalo are either clerical or maintenance workers. However, approximately 30 individuals within that category were employed in a wide variety of jobs ranging from physician to food handler. We dropped these respondents from our sample for purposes of analysis by the four main occupational groups, making for a corrected total of 685 respondents.

As for marital status, 83% of the male respondents were married; 11% never married and 14% divorced or separated and 1% were widowed. By contrast only 56% of the female respondents were married, 22% never married, 12% were divorced or separated and 10% were widowed. The modal response for education of male respondents is post graduate or professional education as compared with the female response of "some college".

The most representative household income for males was in the $18,000 to $29,999 range with fully one-third earning $30,000 or more; in contrast, the average household income for females was from $12,000 to $17,999.

The above data suggest that the male respondents of this study were, on the average, better educated, had higher status jobs and had a higher household income than the women. Moreover, a significantly greater proportion of men than women identified themselves as being married.

RESULTS

The results to be presented here are only the more salient ones obtained in a more extensive study to be reported on at a later date. Special emphasis will be placed on sex and occupational differences in retirement preparation.

A. STEPS TAKEN IN PREPARATION FOR RETIREMENT

Part I of the survey instrument required respondents to indicate how many and what kind of steps they had taken in preparation for retirement. The scale was a modified version of a similar instrument administered by the national Louis Harris survey in 1974 (Harris, 1975).

With regard to such retirement relevant preparations as the build-up of savings, making provisions for medical care, developing hobbies and other steps,

respondents were asked whether they had already taken such steps, planned to take them at sometime in the future, or had no intention of taking them at all.

(1) Steps Taken in Preparation For Retirement Differentiated by Sex of Respondent

Table 1 summarizies the percentage of respondents who had already taken retirement preparation steps, differentiated for respondent sex. The results show that women respondents manifest a significantly higher level of actual retirement preparedness than do men on six of the eleven steps listed; making sure of medical care, the build-up of personal savings, the issue of residental relocation, contact with older people to learn about aging, the planning of new jobs and enrollment in retirement preparation programs. Men, on the other hand, indicate a significantly higher level of preparedness than women on only one of the eleven retirement steps: home ownership. Although majorities of both sexes could claim home ownership, male predominance on this issue may reflect greater borrowing ability on their part, and perhaps some hesitation on the part of lending institutions to underwrite mortgage loans for single, divorced or separated women.

Table 2 indicates that there are two retirement preparedness steps that many respondents do not intend to do ever, namely to enroll in retirement preparation programs and to move in with children or other relatives.

(2) Steps Taken in Preparation for Retirement Differentiated by Occupational Status

Table 1 also disaggregates the total sample response for each of the four major occupational groups distinguished among SUNY/Buffalo employees: faculty, NTP's, clerical and maintenance staffs. The faculty sub-sample, in comparison with the other occupational groups, manifests the highest level of retirement preparedness in such areas as possession of a will and home ownership, clerical

employees are best prepared on such retirement relevant issues as availability of medical care in old age and on the acquisition of savings. In contrast, maintenance workers displayed the lowest level of group preparedness in the leisure time activity area and in the need to learn about pensions and social security benefits.

(3) Steps Taken in Preparation For Retirement: Summary Analysis

In Tables 3 and 4, one final analysis was performed on the data yielded by Part One of the questionnaire. It was conducted to ascertain possible interactive effects between the various subject variables that were distinguished as well for their univariate main effects. Thus, a four-way 2x2x2x4 analysis of variance was performed with sex, age, marital and occupational status as independent variables and number of preparatory steps actually taken as the single dependent variable. Subjects who indicated that they had taken none of the eleven preparatory steps listed would receive a preparedness score of 0, while those who had taken all of them received the maximum score of 11, making for a theroretical score range from 0 to 11. Having thus transformed eleven single item scores from multiple ordinal data into a one-variable ratio scale score, we employed the ANOVA model of analysis as the most appropriate form of statistical treatment of the new dependent variable values. Table 3 contains a summary account of the test statistics yielded by this analysis.

The data in Table 4 clearly indicate two significant two-way interaction effects: (1) between sex and age (2) between age and marital status. Both sexes show an increased level of retirement preparedness with increasing age, as might be expected, but the trend is particularly noticeable and statistically

significant only for women, but not for male employees. The age-marital status interaction effect indicates that among younger employees (18-50 years) those who are married manifest a significantly higher level of preparedness than those who are not, a trend not noticeable among older workers (51-70). The latter age group manifests a significantly higher overall level of preparedness than its younger counterpart, irrespective of marital status.

The lack of an interaction effect between sex and occupational status on steps preparatory to retirement seems to indicate that, regardless of occupational status, women respondents generally had taken significantly more preparatory actions (Table 3).

B. PRERETIREMENT PLANNING TOPICS

In addition to inquiries about measures they had taken already or planned to take in preparation for retirement, subjects were asked to survey a list of 19 substantive issues and to indicate how important these issues were to them personnally as future retirees. The topics listed were quite diverse, covering such concerns as the use of time in retirement, developing leisure activities, readiness to accommodate the socio-emotional and physical problems of old age and the acquisition of coping skills necessary to adjustment in retirement.

For each issue, respondents were asked whether the topic was (1) very important to them (2) somewhat important (3) slightly important (4) or not at all important. Thus, for each issue "importance" was indicated on a score range from 1 to 4 with higher scores denoting decreased salience of the issue. In view of the fact that the resulting data are in the nature of interval scale scores, the analysis of variance model was used as the appropriate statistical tool.

(1) Importance of Preretirement Topics Differentiated by Sex

In Table 5, disaggregation of the data for sex indicated that thirteen out of a total of nineteen possible retirement topics were rated significantly higher in importance by female respondents than by male respondents. These topics included use of time, volunteer opportunities, community services, safety, emotional problems, single living skills, assertiveness training, physical aging, education programs, financial planning, employment, travel and hobbies and maximizing the middle years. Male respondents rated only one topic of significantly higher importance than did the female respondents, namely marital relationships.

The markedly greater interest in retirement planning topics on the part of women respondents coincides with the significantly higher level of actual retirement preparedness reported previously.

(2) Importance of Preretirement Topics Differentiated by Occupational Status

Also illustrated in Table 5, faculty respondents showed significantly lower interest than the other three occupational groups in 8 of 19 possible preretirement planning topics: financial planning, volunteer opportunities, community services, health, safety, single living skills, assertiveness training, and maximizing the middle years.

Maintenance workers showed significantly less interest than the other three occupational groups in new jobs and travel and hobbies.

NTPs indicated that information about community services was significantly more important to them than to the other groups, and that relationships with children was of significantly less importance to them.

Overall, these findings indicate that the faculty group have the least interest in receiving information about preretirement planning topics.

(3) Importance of Preretirement Topics: Summary Analysis

In Tables 6 and 7, one final analysis is reported on the data yielded. It was undertaken in order to learn whether there were any interactive effects between various subject variables that were distinguished as well in their univariate main effects. Thus a four way 2x2x2x2x4 analysis of variance was again performed with sex, age, marital and occupational status as independent variables and number of topics actually rated "very important" to the respondent in his or her preretirement planning as the single dependent variable. Subjects who indicated that none of the topics were very important to their planning received a topics score of 0, while those who found all of the topics very important to their retirement planning received the maximum score of 19, making for a theoretical score range from 0 to 19. Having thus transformed 19 single item scores from multiple interval scale data into a one-variable ratio scale data, we again employed the ANOVA model of analysis as the most appropriate form of statistical treatment of the new dependent variable values.

The data indicates that there were no significant two-way, three-way, or four-way interaction effects between variables. Only two significant main effects were found, sex and occupational status. Table 7 shows that male respondents indicated that significantly fewer of the 19 topics were very important to their planning, as compared with females (male M=8.65; female M-10.40).

Among the four occupational groups, clerical respondents found significantly more topics very important to their preretirement planning (clerical M=10.87) than did the other three groups (faculty M=8.63; NTP M=9.25; maintenance M=9.48). As most clerical employees are female, this again indicates a greater willingness to prepare for retirement on the part of women workers, particularly those in the lower paying Civil Service ranks. The clerical group also includes a large number

of widows, separated, divorced, or single women, who must plan for their retirement years without the assistance of a spouse.

C. ATTITUDES TOWARD RETIREMENT AND RETIREMENT PLANNING

Attitudes toward retirement were measured by three questions---one concerned with willingness to postpone retirement if offered the opportunity to remain on the present job, one related to attitudes towards planning for one's retirement and a final probe of willingness to participate in an employer sponsored preretirement planning program.

(1) Willingness to Postpone Retirement

As shown in Table 8, willingness to postpone retirement if offered the opportunity to do so is more related to occupational status than to gender. Of the male faculty, 43% would postpone retirement, as compared with 38% of the female faculty and only 23% of all other males and 24% of all other females. More than one-third in all occupations are uncertain about whether or not they would postpone retirement, suggesting that a preretirement planning program may be very important in influencing their decisions based on more knowledge of their options (Table 8).

(2) Attitudes Toward Planning for One's Own Retirement

Table 9 illustrates the significantly more positive feelings about retirement planning indicated by the female respondents as compared to the males. Also, Table 9 reveals that the male faculty felt significantly less positive about planning for retirement than the female faculty and all other males and all other females.

(3) Willingness to Participate in a SUNY/Buffalo Preretirement Planning Program

Table 10 shows the results of a final probe of willingness to participate in a SUNY/Buffalo sponsored preretirement planning program. Over 70% of all respondents indicated a willingness to take part in such a program, showing acceptance of employer intervention in this area of life planning. But when results were dissaggregated by sex and occupational status, Table 10 reveals that male and female faculty were significantly less willing to participate in an employer sponsored preretirement planning program than all other males and all other females.

DISCUSSION

Analysis of the results has focused on three primary questions: (1) Are there gender differences in preparatory behavior and attitudes toward retirement? (2) Are there occupational status differences in preparatory behavior and attitudes toward retirement? and (3) What are the interactive effects of sex and occupational status when examining preparatory behavior and attitudes toward retirement?

We found significant gender differences for our sample of SUNY/Buffalo employees on preparatory behavior regarding retirement. First and foremost, individuals expressing positive attitudes toward retirement planning were also the ones who indicated a higher level of actual preparedness for retirement as measured through the number of retirement steps already taken. As indicated, the sub group most explicitly so identified were women employees.

Significant occupational status differences were found on attitudes about postponing retirement, and on willingness to participate in a SUNY/Buffalo sponsored preretirement planning program, with both male and female faculty more willing to delay retirement and less willing to participate in an employer sponsored program than the other occupational groups distinguished.

Both sexes showed an increased level of retirement preparedness with increasing age, as might be expected, but the trend was found to be statistically significant for women employees only. Also, among younger employees (18-50 years) those who are married manifest a significantly higher level of preparedness than those who are single.

The lack of an interaction effect between sex and occupational status on steps preparatory to retirement and on topics important to preparing for retirement would seem to indicate that regardless of occupational status, women respondents demonstrated significantly more preparedness and a greater interest in receiving information on preretirement planning.

Our data do not lend support to the contention of Anderson, et.al. (1978) and Atchley (1976) that women generally tend to have less positive attitudes toward retirement than men. On the contrary, the women in our sample had a significantly more positive attitude toward planning for retirement than did the men, irregardless of occupational status.

However, a difference in the question asked and the age at which it was asked could account for the difference in results. In Anderson's study, the question asked of university faculty and NTPs was a general one, "how do you feel about your own retirement?", while our question had a specific focus, "how do you feel about planning for retirement?". Perhaps the active sense of "planning" creates more positive feelings toward retirement than the passive sense of retirement coming along in time whether one is ready or not.

In Atchley's study (1976) the question is asked of retired men and women and their experiences in retirement could cause them to answer less positively than persons who are still working. The overall results from our study indicate

that the women are making more of an effort to plan for retirement than the men and, therefore, may feel that they are going to create a satisfactory retirement experience for themselves.

Our data do confirm the report by Monk (1971) that persons in higher status positions usually wish to postpone retirement if they can do so. We found both male and female faculty significantly more willing to postpone retirement and significantly less willing to participate in an employer sponsored preretirement planning program than all other employee groups within the university. This latter finding also supports the results of Fillenbaum's study (1971b) that interest in a retirement program increases as occupational status decreases.

As lower occupational status employees of all ages are more interested in preretirement planning programs, Fillenbaum (1971b) has suggested that these programs also be concerned with improving present career status, including job retraining.

This suggestion corresponds to our finding that women respondents, who usually have lower status jobs than the men, are significantly more interested in maximizing opportunities of the middle years as a retirement planning topic.

A majority of the respondents indicated that they would participate in an employer-sponsored preretirement planning program, (Table 10) while in an earlier general question 63% of the men and 44% of the women stated that they were not planning ever to take a retirement education program (Table 2). This inconsistency of result suggests the importance of the employer in providing such programs. Unless management and/or unions offer preretirement planning programs to workers, the individuals who most need them probably will not seek

such programs in the community.

Harris (1975) reported that only 8% of the American public over age 65 had ever taken any retirement planning program. This proportion could dramatically increase as more employers take responsibility for sponsoring preretirement planning programs. Our national government has encouraged employers to initiate preretirement planning programs under provisions in the Older Americans Act of 1965, as amended. For example, the Preretirement Planning Project located at SUNY/Buffalo is funded by the Erie County Department of Senior Services through a grant from Title III of the Older Americans Act and is mandated to assist local businesses in initiating and improving their preretirement planning programs. The Project initiated the pilot preretirement planning seminar for SUNY/Buffalo employees and, as a result of the success of the seminar, SUNY/Buffalo is now committed to offering such programs for its older employees (Wilkinson, 1979).

Participation in preretirement planning programs could lead workers to actions that improve their options and alternatives in retirement. Improved options, particularly in the financial and social activity areas, have been shown to increase satisfaction with retirement living. Thus, women particularly, by planning ahead, could break the present cycle of relative poverty and loneliness in the later years.

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TABLE 1

Steps Already Taken in Preparation For Retirement: Percentages Differentiated By Sex and Occupational Status

Steps Preparatory to Retirement	Differentiated by Respondent Sex[1]			Differentiated by Occupational Status of Respondent[2]			
	% "Already Done"			% "Already Done"			
	M (N=88)	F (N=115)	Fisher $\bar{z}$	Faculty (N=257)	NTP (N=127)	Cler. (N=176)	Main. (N=99)
1. Medical care, make sure of	23.8%	35.6%	3.42**	27.2_a	24.2_a	39.9_b	26.5_a
2. Prepare a will	48.2%	44.6%	.94	59.3_b	37.2_a	44.4_a	33.4_a
3. Build up savings	38.2%	49.8%	4.60**	42.1_a	42.0_a	54.8_b	36.7_a
4. Learn about pensions, etc.	28.4%	25.0%	1.94	36.6_a	31.5_a	23.4_a	10.1_b
5. Buy your own home	77.8%	56.9%	7.16**	84.8_c	66.7_b	51.0_a	59.1_a
6. Develop hobbies & leisure activities	69.8%	74.6%	1.66	73.4_a	79.6_a	72.2_a	57.6_b
7. Decide to move away or stay	21.6%	31.5%	5.82**	25.4_a	18.8_a	33.2_a	25.3_a
8. Plan new jobs	13.9%	16.1%	2.09*	16.1_a	11.7_a	16.8_a	10.8_a
9. Talk to older people about growing old	21.7%	40.2%	9.63*	24.5_a	33.1_a	35.5_a	33.5_a
10. Enroll in retirement preparation program	1.9%	3.4%	25.96*	2.9_a	$.4_a$	3.6_b	2.2_a
11. Move in with children or other relatives	.5%	.6%	1.88	$.7_a$	$.4_a$	$.9_a$	$.0_a$

[1] Partial data from a 2 x 3 cross tabulation

** $p < .01$
* $p < .05$

[2] Row percentages with different subscripts are significantly different.

TABLE 2

Steps Not Intended To Be Taken In Preparation For Retirement

Differentiated By Sex, Majority Responses

Steps Preparatory to Retirement	Intended "Not to do at All"		Fisher $\bar{z}$
	M (N=200)	F (N=141)	
Enroll in retirement preparation program	63.0%	43.6%	6.93**
Move in with children or other relatives	98.8%	97.5%	1.23

(Partial data from a 2 x 3 cross tabluation)

** $p < .01$

TABLE 3

Mean Level of Retirement Preparedness Differentiated by Respondent Sex, Age, Marital and Occupational Status: Summary Statistics: 2x2x2x4 ANOVA[1]

Source of Variation	SS	df	Mean Square	F Ratio
Main effects:				
Sex	18.57	1	18.57	6.63**
Age	217.51	1	217.51	77.62**
Occupation	166.16	3	55.39	19.76**
Marital Status	46.45	1	46.45	16.57**
Interaction effects:				
Sex and Age	14.26	1	14.26	5.09*
Sex and Occupation	1.65	3	.55	.20
Sex and Marital Status	.94	1	.94	.33
Age and Occupation	11.86	3	3.95	1.41
Age and Marital Status	14.09	1	14.09	5.03**
Occupation & Marital Status	1.12	3	.37	.13
Sex x Age x Occupation	.22	3	.07	.02
Sex x Age x Marital Status	1.12	1	1.12	.40
Sex x Occupation x Marital Status	7.28	3	2.43	.87
Age x Occupation x Marital Status	3.48	3	1.16	.41
Sex x Age x Occupation x Marital Status	2.92	3	.97	.35
Within(Error)	1779.53	635	2.80	
Total	2304.82	666		

[1]Actual cell means and marginals omitted from table.

** $p < .01$
* $p < .05$

TABLE 4

Cell Means and F Ratios: Respondent Level of Retirement Preparedness for Sex and Age Interaction and Age and Marital Status Interaction.

Age / Sex	Mean Scores	
	18-50	51-70
M	3.30	3.73
F	3.10	4.92
Interaction F	5.09	$p < .02$

Age / Marital Status	Mean Scores	
	18-50	51-70
Unmarried	2.59	4.55
Married	3.44	4.29
Interaction F	5.03	$p < .01$

TABLE 5

Importance of Preretirement Topics: Mean Ratings Differentiated By Sex and Occupational Status

Preretirement Planning Topics	Differentiated By Respondent Sex			Differentiated By Occupational Status				
	Mean Ratings[1]							
	Male (N=356)	Female (N=317)	F	Faculty (N=261)	NTP (N=130)	Clerical (N=179)	Maintenance (N=106)	F
1. Use of Time	1.57	1.37	11.74***	1.55_a	1.47_a	1.39_b	1.46_a	1.72
2. Financial Planning	1.18	1.09	9.99**	1.21_b	1.15_a	1.06_a	1.09_a	5.53***
3. Employment	2.15	1.97	6.62**	2.10_a	1.95_a	1.96_a	2.35_b	4.82**
4. Volunteer Opportunities	2.72	2.35	28.43***	2.73_c	2.50_b	2.26_a	2.62_b	9.69***
5. Community Services	2.33	1.91	38.66***	2.39_c	2.12_b	1.91_a	1.82_a	15.03***
6. Health	1.07	1.03	3.29	1.10_b	1.05_a	1.02_a	1.01_a	4.80**
7. Legal Planning	1.58	1.47	3.60	1.60_b	1.56_a	1.38_a	1.59_a	2.97*
8. Housing and Location	1.59	1.48	3.63	1.56_a	1.56_a	1.43_a	1.62_a	1.57
9. Marital Relationships	1.44	1.62	5.00*	1.49_a	1.53_a	1.53_a	1.65_a	.66
10. Relationships with Children	1.40	1.52	2.61	1.45_a	1.66_b	1.41_a	1.33_a	2.84*
11. Travel and Hobbies	1.63	1.48	8.72**	1.54_b	1.55_b	1.39_a	1.89_c	11.97***
12. Safety Precautions	1.84	1.52	23.34***	1.99_c	1.80_b	1.43_a	1.26_a	26.04***
13. Emotional Problems	2.08	1.67	35.74***	2.09_b	2.00_b	1.59_a	1.74_a	12.65***
14. Single Living Skills	2.27	1.73	43.08***	2.24_c	2.09_b	1.66_a	1.98_b	10.54***
15. Assertiveness Training	2.37	1.76	56.73***	2.57_c	2.10_b	1.50_a	1.78_a	34.75***
16. Physical Aging	1.98	1.75	12.44**	2.03_b	1.99_b	1.70_a	1.63_a	8.58***
17. Maximizing Middle Years	1.61	1.50	3.88*	1.66_b	1.40_a	1.49_a	1.57_a	3.87**
18. Sexuality	2.22	2.32	1.63	2.23_a	2.15_a	2.30_a	2.45_a	1.97
19. Educational Programs	2.31	2.04	15.75***	2.30_b	2.17_b	1.95_a	2.29_b	5.81***

Note: Score range: 1=Very Important 2=Somewhat Important 3=Slightly Important 4=Not at all Important

*** $p < .001$
** $p < .01$
* $p < .05$

[1]Means with different subscripts are significantly different.

TABLE 6

Mean Number of Topics Considered Very Important Differentiated by Respondent Sex, Age, Marital and Occupational Status: Summary Statistics 2x2x2x4 ANOVA

Source of Variation	SS	df	Mean Square	F Ratio
Main effects:				
Sex	129.48	1	129.48	8.97**
Age	20.62	1	20.62	1.43
Occupation	118.62	3	39.55	2.74*
Marital Status	6.52	1	6.52	.45
Interaction effects:				
Sex and Age	1.92	1	1.92	.72
Sex and Occupation	34.43	3	11.48	.50
Sex and Marital Status	1.29	1	1.29	.77
Age and Occupation	60.24	3	20.08	.24
Age and Marital Status	.55	1	.55	.85
Occupation and Marital Status	57.73	3	19.24	.26
Sex x Age x Occupation	10.24	3	5.12	.70
Sex x Age x Marital Status	.08	1	.08	.94
Sex x Occupation x Marital Status	104.40	3	34.80	.07
Age x Occupation x Marital Status	25.99	3	8.64	.62
Sex x Age x Occupation x Marital Status	43.48	3	21.74	.22
Within (Error)	9163.29	633	14.43	
Total	10186.10	664		

** $p < .01$
* $p < .05$

TABLE 7

Mean Number of Topics Considered Very Important Differentiated For The Two Significant Main Effects: Sex and Occupation

"Subject" Attributes		Mean Number of Topics Considered "Very Important" M	J.D.	F
Sex:	Male	8.65	(3.80)	8.97**
	Female	10.40	(3.84)	
Occupation:[1]	Faculty	8.63_a	(3.84)	2.74*
	NTP	9.25_a	(3.72)	
	Clerical	10.87_b	(3.70)	
	Maintenance	9.48_a	(4.27)	

** $p < .01$
* $p < .05$

[1] Occupational sub-groups with different sub-scripts are significantly different. (Scheffe a posteriori: contrast test)

TABLE 8

If You Were Offered the Opportunity to Continue Working
At Your Present Job Would You Delay Retirement:

Postponement of Retirement	Responses in Percent					
	Differentiated by Sex		Differentiated by Sex & Occupational Status			
	Male (N=369)	Female (N=326)	Male Faculty (N=111)	Female Faculty (N=137)	All Other Males (N=190)	All Other Females (N=266)
Yes	31.0	27.0	43.2_a	38.0_a	22.9_b	23.5_b
No/Uncertain	69.0	73.0	56.8	62.0	77.1	76.5
	$\chi^2 = 1.27$, df=1, $p < .26$		$\chi^2 = 22.62$, df = 3, $p < .01$			

Note: Percentages with different subscripts are significantly different (Ryan's procedure)

* n.s.

(Data analysis performed on total sample: N=715)

TABLE 9

How Do You Feel About Planning For Retirement: Responses Differentiated By Sex and By Sex and Occupational Status

Feelings About Retirement Planning	Responses in Percent					
	Differentiated by Sex		Differentiated by Sex and Occupational Status			
	Male (N=370)	Female (N-324)	Male Faculty (N=110)	Female Faculty (N-135)	All Other Males (N=192)	All Other Females (N=266)
Very Positive	36.1	47.2	29.1_a	49.6_b	42.3_b	47.4_b
Less Positive/Negative	63.9	52.8	70.9	50.4	57.7	52.6
	X^2 =9.73, df=1, p < .02		Note: Percentages with different subscripts are significantly different (Ryan's procedure) X^2 = 17.61, df = 3, p < .01			

(Data analysis performed on total sample: N=715)

TABLE 10

If This University Were To Initiate Preretirement Planning Programs For All of Its Employees, Do You Think You Would Participate:

Participation in SUNY/Buffalo Pre-Retirement Program	Responses in Percent					
	Differentiated by Sex		Differentiated by Sex and Occupational Status			
	Male (N=365)	Female (N=328)	Male Faculty (N=107)	Female Faculty (N=136)	All Other Males (N=188)	All Other Females (N=270)
Yes	70.9	79.9	61.7_a	60.3_a	81.8_b	84.1_b
No/Uncertain	29.1	20.1	38.3	39.7	18.2	15.9
	$X^2 = 7.36$, df=1, $p < .01$		Note: Percentages with different subscripts are significantly different (Ryan's procedure) $X^2 = 42.91$, df=3, $p < .001$			

(Data analysis performed on total sample: N=715)